

The Equilliance Difference

Real estate, especially your home, has traditionally been a family's most valuable asset. It is protected by laws to protect your ownership of real estate and the improvements located on your land. The owner, his family, and heirs have rights to the property that you are buying. Others who may have an interest in (sometimes called a lien upon the property) could be governmental bodies, contractors, lenders, creditors, or even the IRS. The real estate may be sold to you without the knowledge of the party having a right or claim in and to the property. All too frequently a person may purchase the real estate without having any knowledge that the person selling the property may not be the only individual who has rights to the property. If this happens, you may be in the position of relinquishing the property without compensation. The Equilliance Title process along with our state of the art software tools insures that you do not have the liability for these risks – we do. Additionally, with Equilliance Title, there is less chance that the purchase or refinance will not be successful. Unlike some agencies, we work with all parties to find a way to solve challenges that may be uncovered. We don't just show up at closings. We also offer greater speed to our customers. Since our mortgage professionals are ‘virtually’ right here with us, many tasks now only take us minutes to resolve versus the days experienced using other title agencies. We have long term relationships with, mortgage processors, for instance and they understand our procedures, do not have to ‘learn as we go’, and most importantly do a much better job of getting into closing while the mortgage interest rate locks are still in place. Most importantly, we will match any other title licensed insurance provider’s premium price, including a reissue price from your current title policy holder if you are refinancing. Just send us a written quote from your current or any other licensed title insurance company. In every case to date, Equilliance Title’s insurance price is as low (or lower) than anyone else. We offer many services including: Retaining escrow money in an FDIC insured escrow account Researching the property in public records (a.k.a. Title Search) Examining the research to insure all problems found are quickly solved Processing your file Order the payoff on the existing mortgage(s) if needed Check Payment and Calculate Prorations for: Real Estate taxes Homeowners Assoc. Condo Assoc. Community Development District Coordinate and Communicate with Realtors, Lenders, Surveyors, Pest Companies, home inspectors and other parties who may be involved in the sale Order the Termite and Survey if required Send Title Commitment to Lender Acquire Commission amount from Realtors Collect miscellaneous invoices from other parties involved, i.e. roof repair, termite invoice, painting contractor, surveyor… Obtain Figures and package from lender Closing the transaction Assemble a closing statement (HUD) based upon the information accumulated through the processing of the file Insure all lender documents are available and ready for signature Verify funds from lender have arrived in our account for closing Distribute HUD to parties for review Disburse monies to all parties involved

Don't entrust the purchase of your most valuable asset to anyone but a trained professional under the supervision of an attorney specializing in Title issues. In other words, don't entrust your purchase to anyone but Equilliance Title.